

Form 186 – ntc13plnprior

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 20-19960-MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Nabih Sadek Andraos
aka Nabih S. Andraos
4 Montgomery Drive
Flemington, NJ 08822-3166

Social Security No.:
xxx-xx-5351

Employer's Tax I.D. No.:

**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 8/27/2020 and a confirmation hearing on such Plan has been scheduled for 1/19/2021 at 10:00 AM.

The debtor filed a Modified Plan on 1/11/2021 and a confirmation hearing on the Modified Plan is scheduled for 2/24/2021 at 10:00 AM. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: January 12, 2021
JAN: gan

Jeanne Naughton
Clerk

In re:
Nabih Sadek Andraos
Debtor

Case No. 20-19960-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Jan 12, 2021

Form ID: 186

Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 14, 2021:

Recip ID	Recipient Name and Address
db	Nabih Sadek Andraos, 4 Montgomery Drive, Flemington, NJ 08822-3166
cr	+ QUICKEN LOANS, LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518938078	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, P.O. Box 982235, El Paso, TX 79998
518938080	+ Bank of America, Attn: Bankruptcy, NC4-105-02-77, P.O. Box 26012, Greensboro, NC 27420-6012
518938077	Bank of America, P.O. Box 26249, Tampa, FL 33623-6249
518938081	Bank of America, 4909 Savarese Circle, Tampa, FL 33634-2413
518938082	+ Bank of America, P.O. Box 5170, Simi Valley, CA 93062-5170
518938083	Bank of America HELOC, P.O. Box 15025, Wilmington, DE 19886-5025
518989712	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518938085	+ Barclays Bank Delaware, 700 Prides Xing, Newark, DE 19713-6109
518938084	Barclays Bank Delaware, Attn: Bankruptcy, P.O. Box 8801, Wilmington, DE 19899-8801
518938089	+ CitiBank, P.O. Box 790034, Saint Louis, MO 63179-0034
518938090	+ Citibank, P.O. Box 6217, Sioux Falls, SD 57117-6217
518938091	+ HSBC, P.O. Box 2013, Buffalo, NY 14240-2013
518938092	+ HSBC Bank, P.O. Box 5253, Carol Stream, IL 60197-5253
518938093	+ HSBC Retail Services, P.O. Box 9, Buffalo, NY 14240-0009
518958200	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518957756	+ QUICKEN LOANS, LLC, QUICKEN LOANS, LLC, BANKRUPTCY TEAM, 635 WOODWARD AVE., DETROIT MI 48226-3408

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 12 2021 21:32:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Jan 12 2021 21:32:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518938086	Email/PDF: ais.chase.ebn@americaninfosource.com	Jan 12 2021 22:32:46	Chase Card Services, Attn: Bankruptcy, P.O. Box 15298, Wilmington, DE 19850-5298
518938087	Email/PDF: ais.chase.ebn@americaninfosource.com	Jan 12 2021 22:31:10	Chase Card Services, P.O. Box 15298, Wilmington, DE 19850-5298
518938088	Email/PDF: ais.chase.ebn@americaninfosource.com	Jan 12 2021 22:32:46	Chase Slate, P.O. Box 15548, Wilmington, DE 19886
518984664	Email/PDF: resurgentbknotifications@resurgent.com	Jan 12 2021 22:31:21	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518999660	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 12 2021 22:31:18	Portfolio Recovery Associates, LLC, c/o Barclays Bank Delaware, POB 41067, Norfolk VA 23541
518938094	+ Email/Text: bankruptcyteam@quickenloans.com	Jan 12 2021 21:32:00	Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-1906

District/off: 0312-3

User: admin

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518938079	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, PO Box 15019, Wilmington, DE 19886-5019
518999663	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, c/o Barclays Bank Delaware, POB 41067, Norfolk VA 23541

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 14, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 12, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor QUICKEN LOANS LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Douglas J. McDonough	on behalf of Creditor Bank of America N.A. DMcDonough@flwlaw.com
Erik M. Helbing	on behalf of Debtor Nabih Sadek Andraos ehelbing@helbingconsumerlaw.com bk@helbingconsumerlaw.com;bkecf@helbingconsumerlaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5